

Certificate Number: 03621-NJ-DE-034325181

Bankruptcy Case Number: 20-13106



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on April 9, 2020, at 1:54 o'clock AM EDT, Sheryl E Picard completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 9, 2020 By: /s/Jamie Thomas

Name: Jamie Thomas

Title: Credi Counselor